

**Abstract**

The invention relates to an accounting advisor method for guiding a user of a mobile providing a service choice and invoking a selected service (P3), and account processing (P5, P6) at a subscriber's mobile telecommunication device that is enabled for processing multiple accounts and advising a user by further recording user behavior (P2), retrieving accounting information (P1), analyzing service and tariff constraints (P4, P5) based on recorded user behavior and retrieved accounting information, and deriving a recommended service and account selection (P7) based on said analyzing with respect to optimization criteria and optionally negotiating service and tariff characteristics (P6). The invention further relates to a mobile telecommunication device, a base station, and a computer software product.